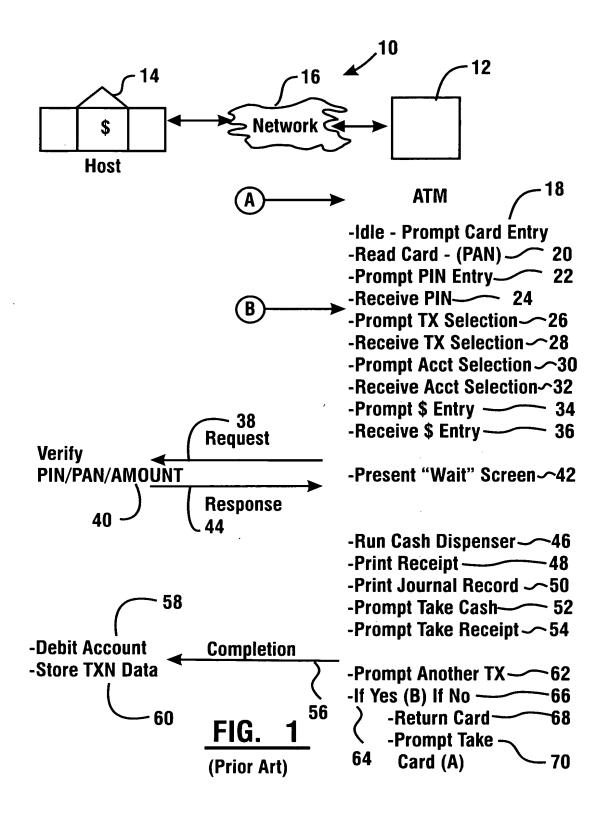
Replacement Sheet



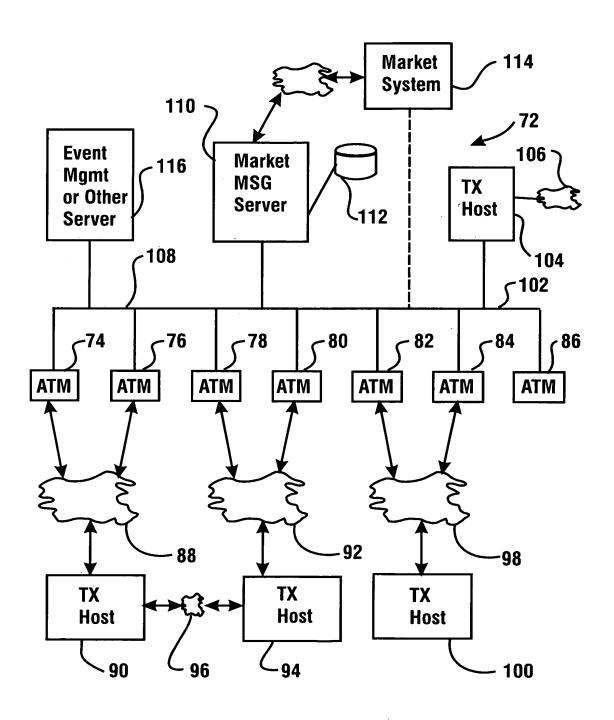
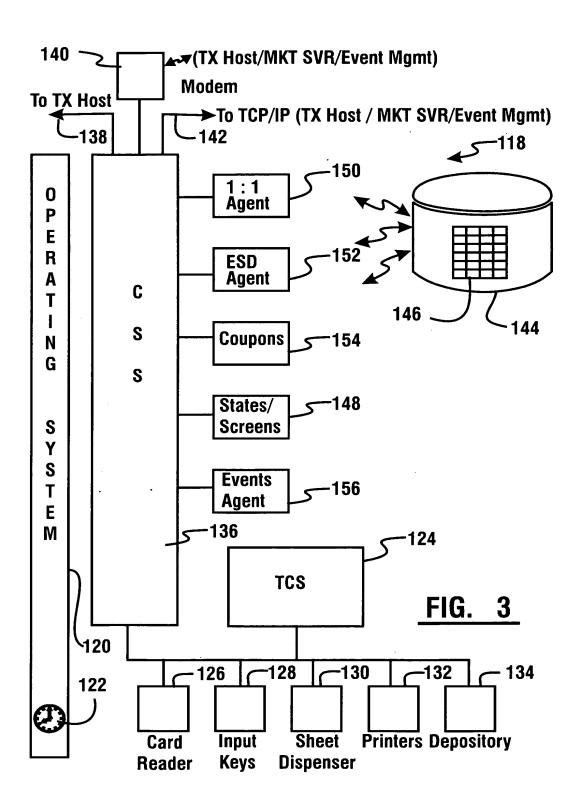


FIG. 2



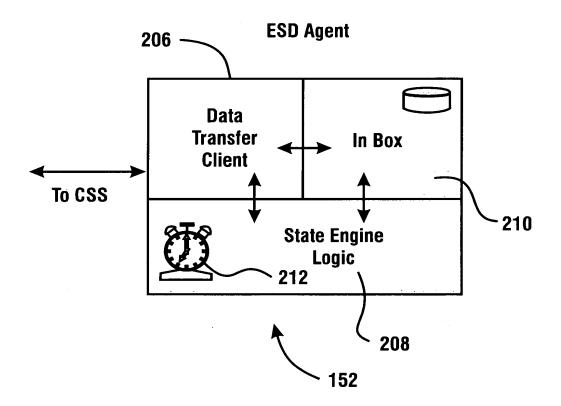
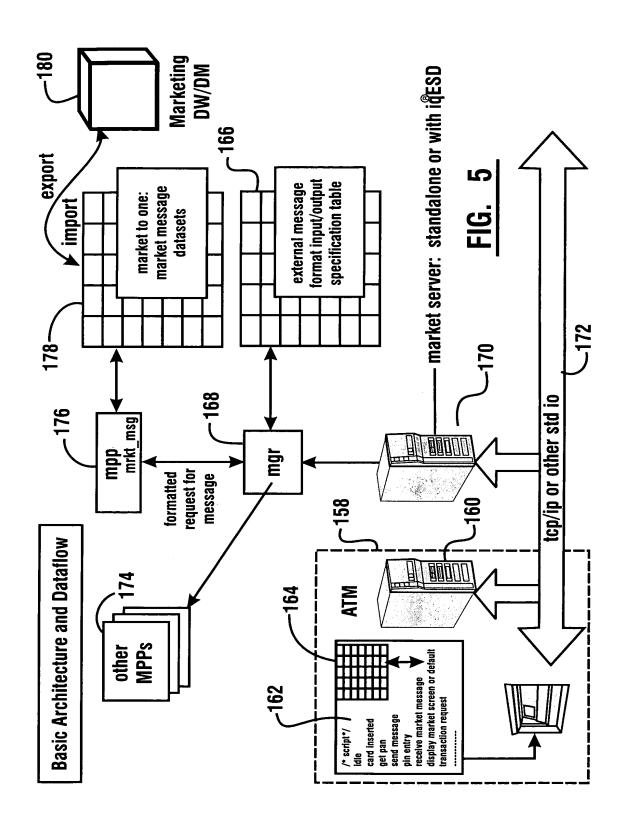
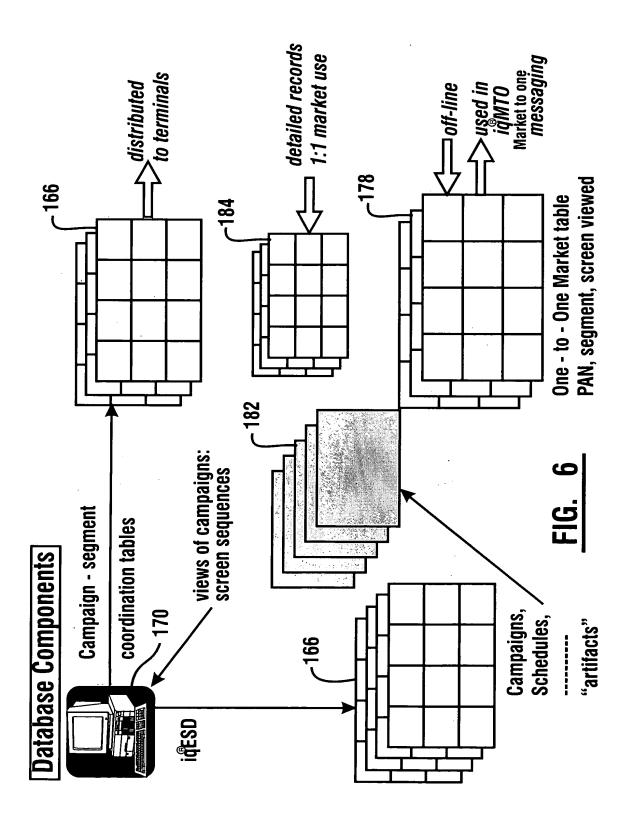
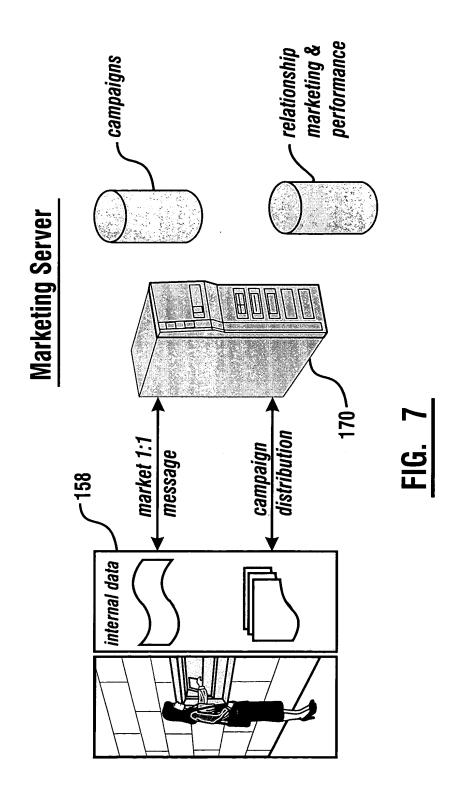
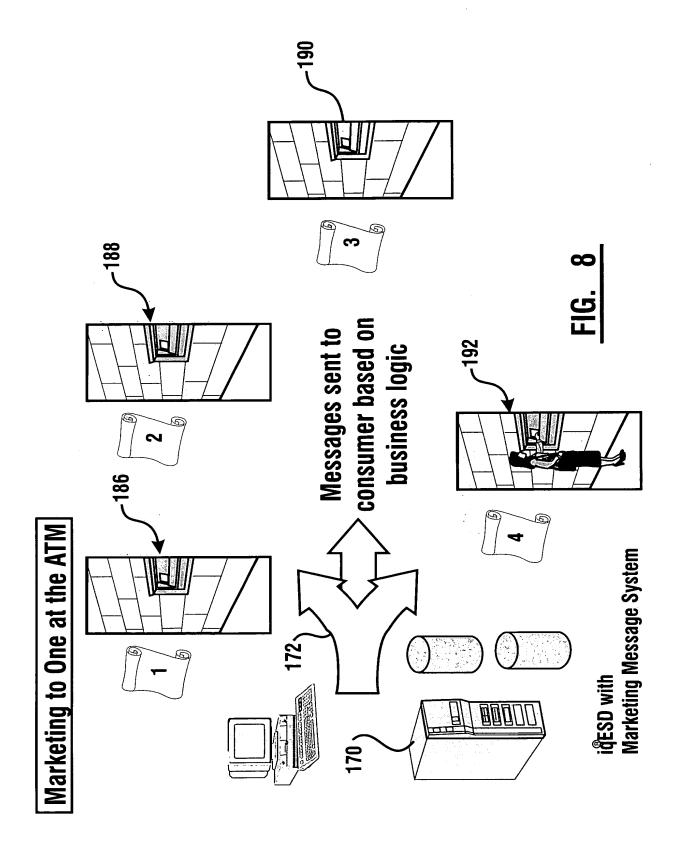


FIG. 4









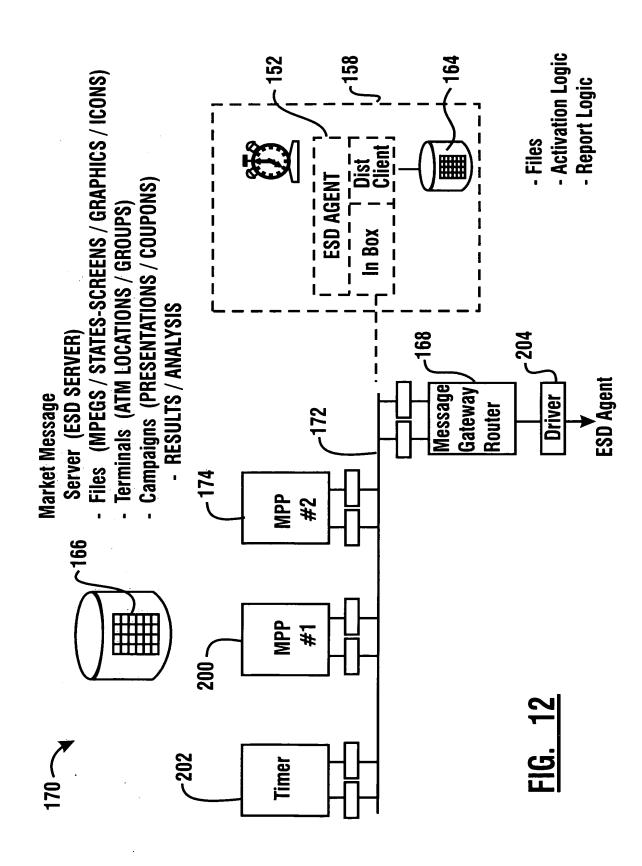
Checking Account Campaign	Campaign	194	l:		
Visit #1	Visit #2		₽I	Visit #3	
Thank you for	Welcome back to We notice you	We notice you		Open a Fourth	Thank yon -
selecting Fourth	selecting Fourth Fourth Financial using Fourth	using Fourth		Financial checking	we will call
Financial for	We appreciate	Financial ATMs	>	Y account. We will	you in the
your ATM	your ATM	frequently	ш	E refund all the	next few
transactions	business		S	S ATM fees you	days to
		Would you like		paid to us in the	open vour
		information on		last 30 days.	account
		how you can		Please enter	
		reduce ATM fees?		your phone	
				number and	
				press the *	
				key when	
				done	
			Z	N Thank you for	Print
		-	0	0 your business.	conbon
				Please call	(may include
				us at the number	information
				on the coupon.	on potential
				If you change	savings)
				your mind.	

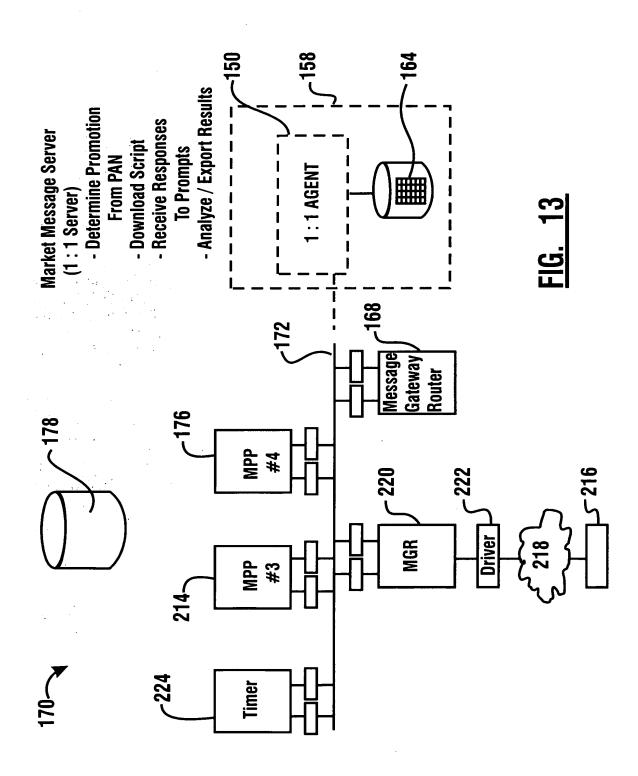
Checking Overdraft Campaign

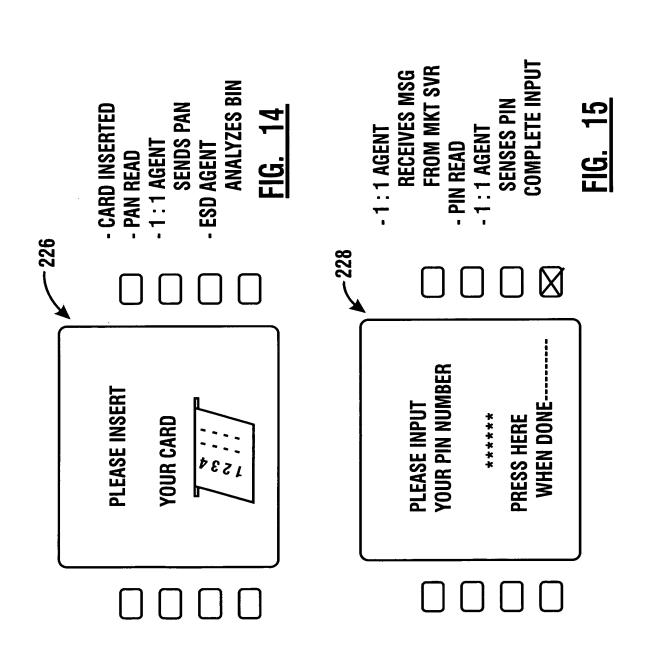
Visit #1	Visit #2			Visit #3
(6) Thanks <u>(name)</u> for selecting 4th Financial for your checking business!	(8) (Name) You've been pre- approved for checking overdraft protection! We will protect your account in the event of an overdrawn check. Would you like this protection activated?	>	(9) Great! We'll mail your enrollment and information pack immediately. Thanks for your interest.	(17) <u>(name)</u> . We have enrolled you in our overdraft protection program! Thank you!
		z	(10) You are a valued customer so if you reconsider simply call	(7) (name) Overdraft protection is still available. Call us if you change your mind at the number on the printed

Skip Payment Campaign

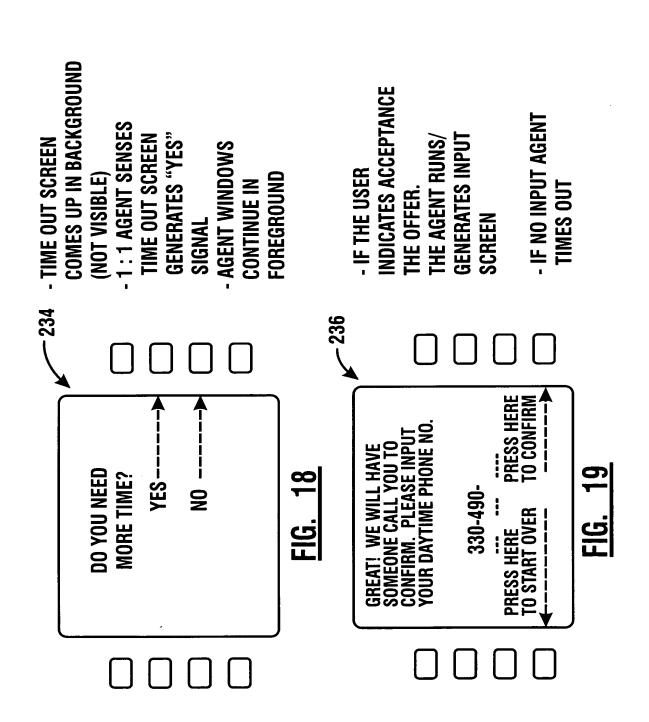
Visit #3	(18) (<u>Name)</u> You are now enrolled for the Holiday payment program. Enjoy your Holidays.	(15) same
	appreciate your excellent payment history and would like to waive all late fees and minimum payments for January 1999.	(15) Thank you for your excellent payment history. If there's anything we can do for you in the future, please call the 800-number listed on your receipt. Print Coupon #11
	\	2
Visit #2	(13) Seasons Greetings! We have a great holiday program just for you! We want to help you with those post holiday bills! (Name) Would you like to know more?	
Visit #1	(11) Seasons Greetings from 4th Financial! (Name) Thank you for your recent credit card payment. We appreciate your excellent payment history!	

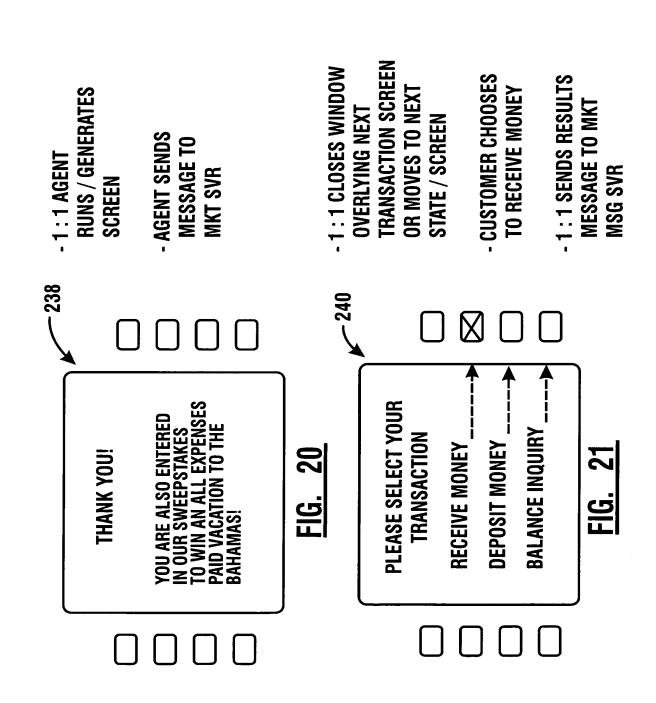


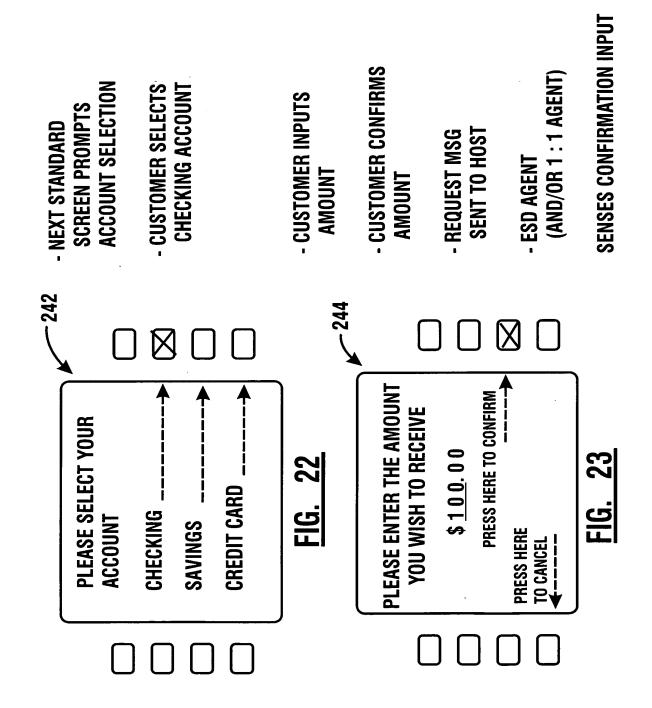


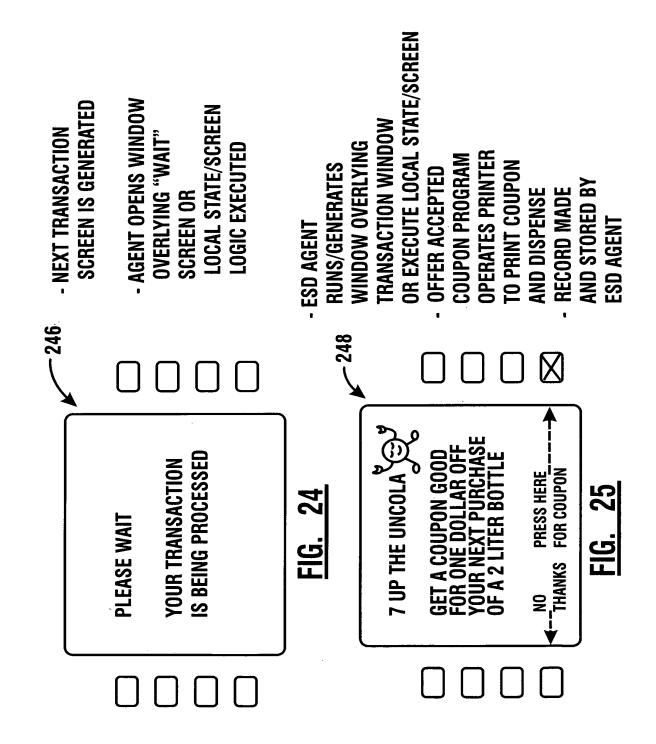


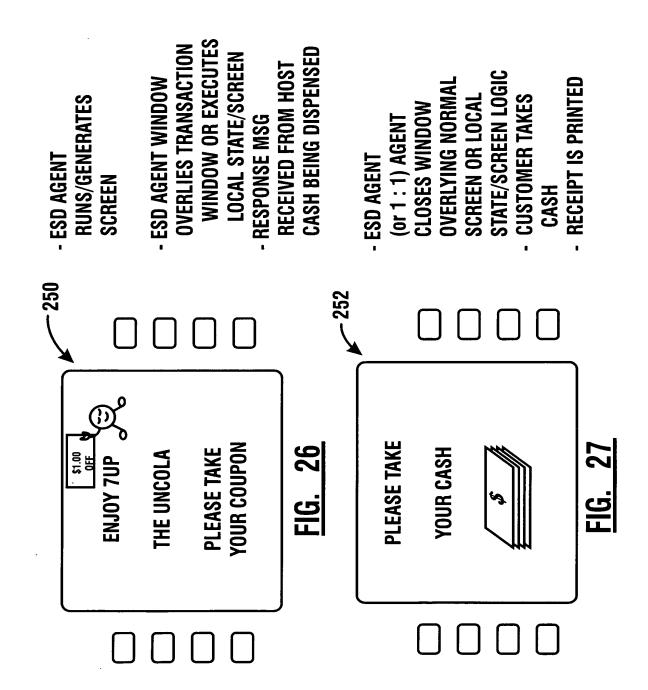
9	-1:1 AGENT OPENS WINDOW OVERLAYING NEXT USUAL TXN SCREEN OR LOCAL STATE SCREEN FLOW EXECUTED	- 1: 1 AGENT RUNS / GENERATES PROMOTIONAL PROMPT MESSAGE - IF NO RESPONSE AGENT WILL TIME OUT AND RETURN TO STANDARD TXN SCREEN	FIG. 17
230			
	PLEASE SELECT YOUR TRANSACTION RECEIVE MONEY DEPOSIT MONEY BALANCE INQUIRY	HELLO DON MCCOY FOURTH FINANCIAL VALUES YOUR BUSINESS. YOU ARE PRE APPROVED FOR THE NO FEE FF VISA CARD. ARE YOU INTERESTED? YESNO	

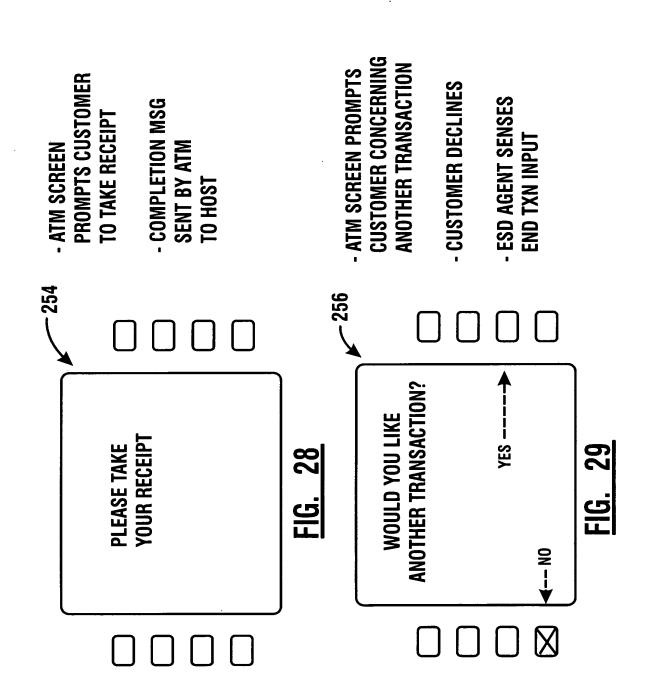


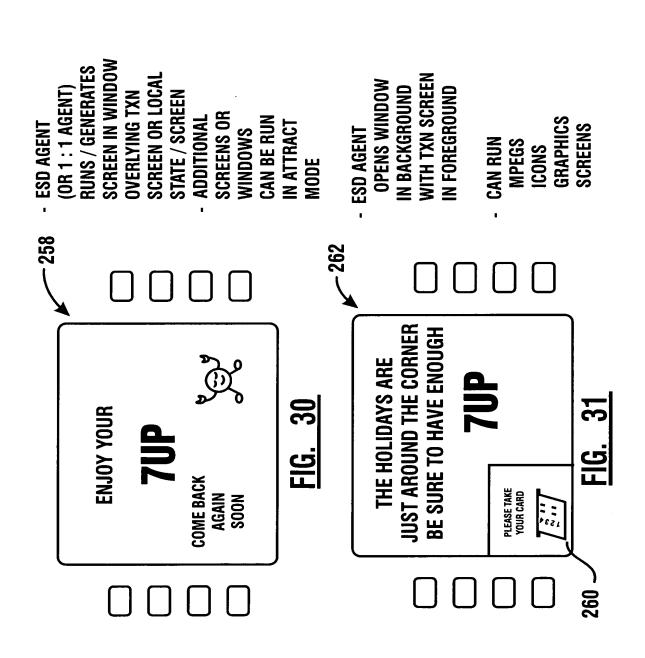


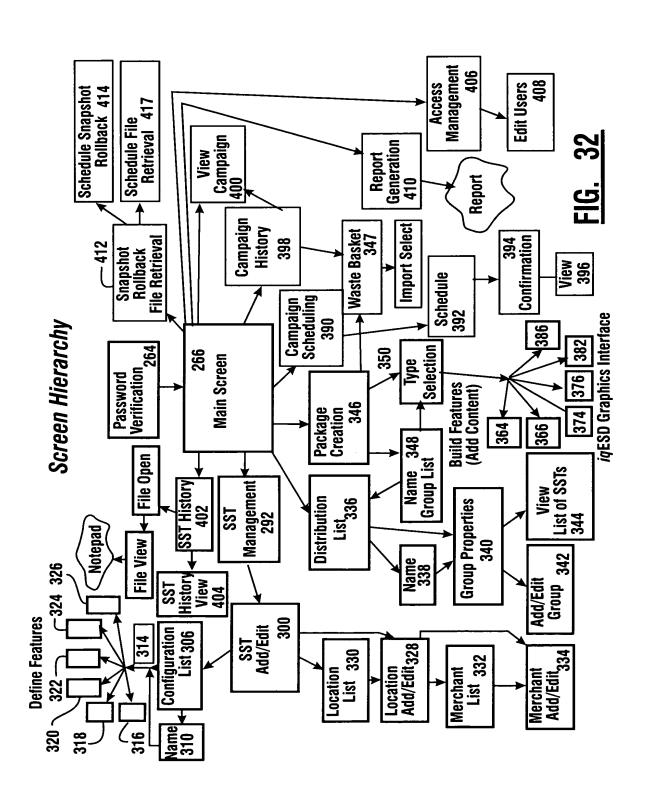


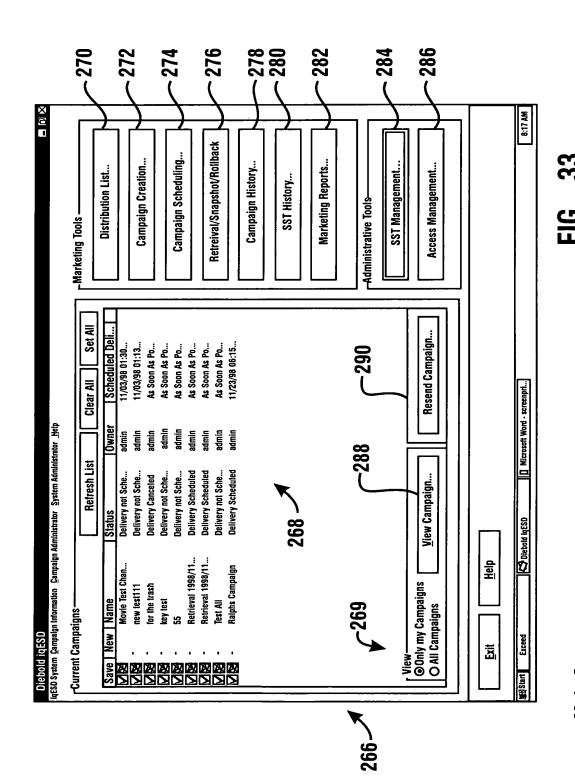




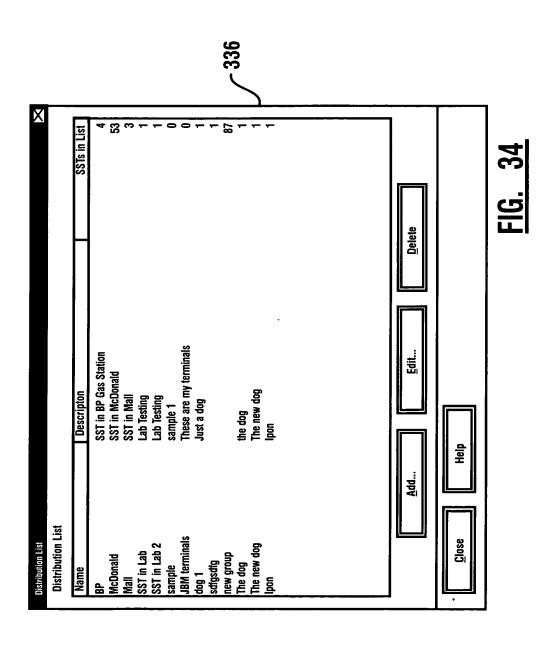








Main Screen



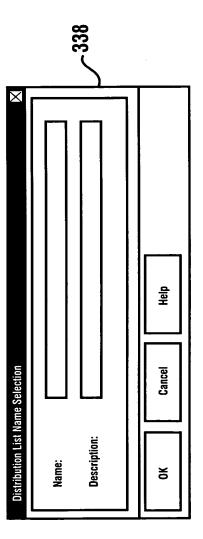
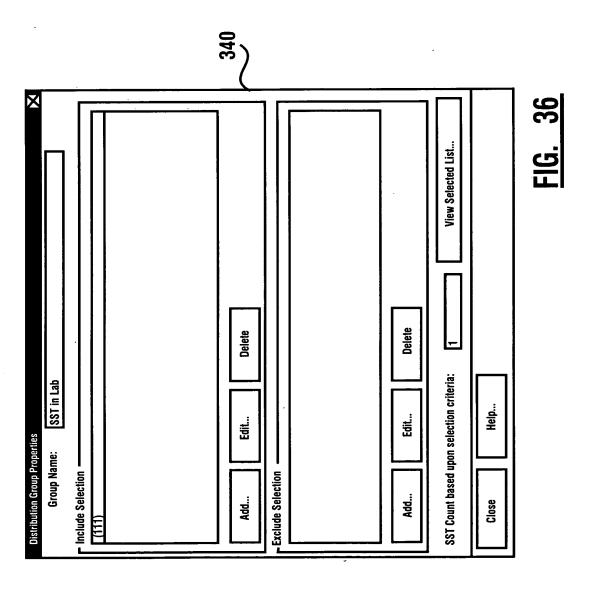


FIG. 35



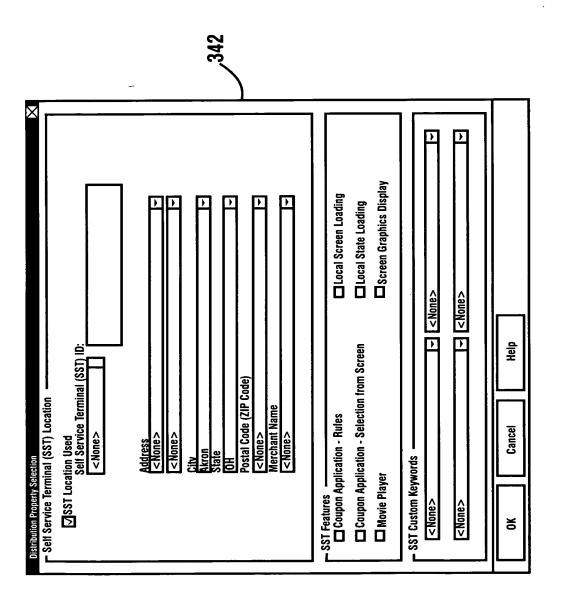


FIG. 37

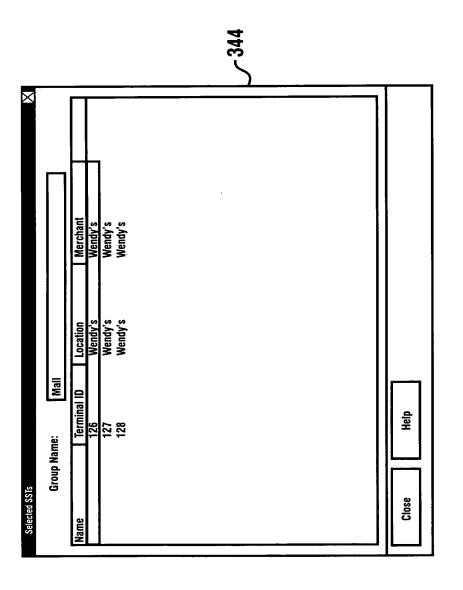


FIG. 38

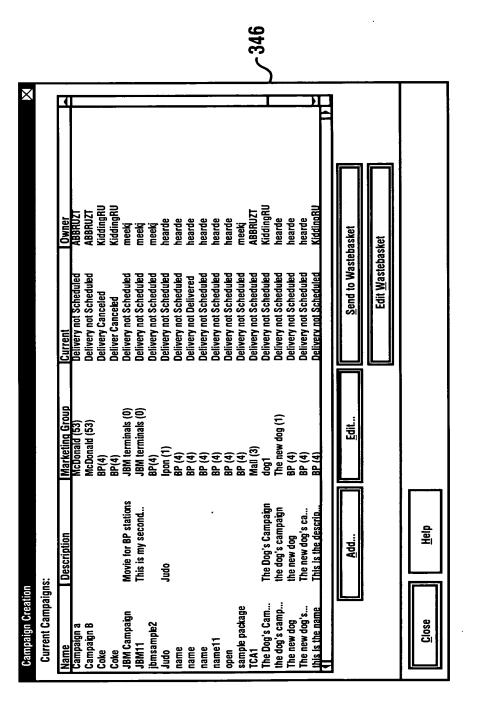


FIG. 39

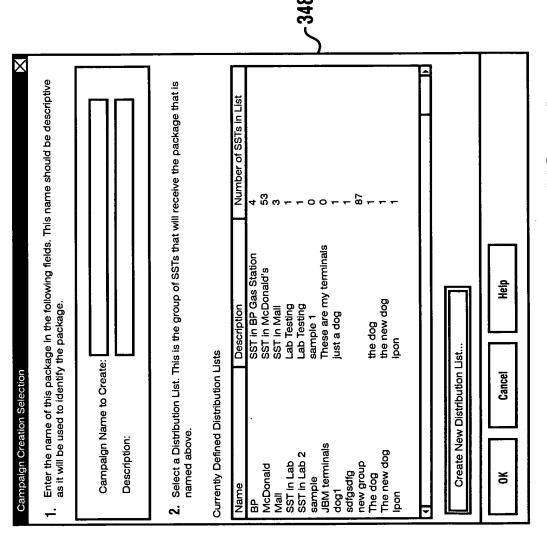


FIG. 40

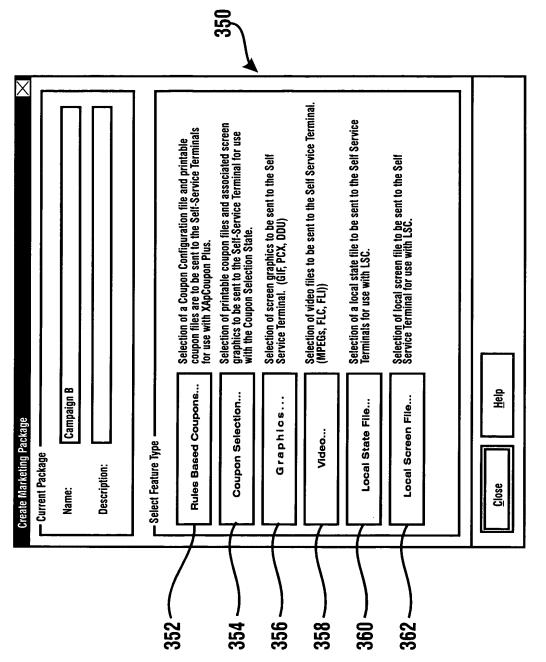


FIG. 41

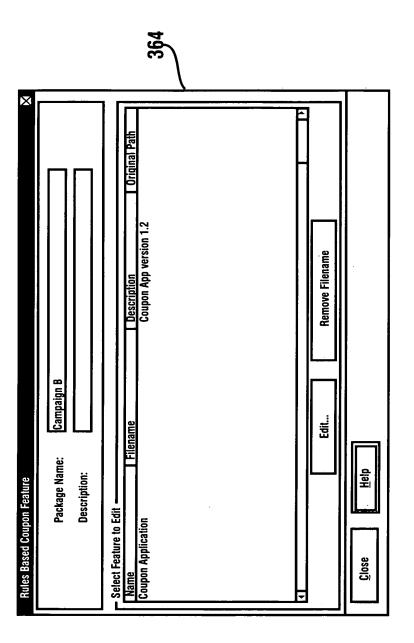
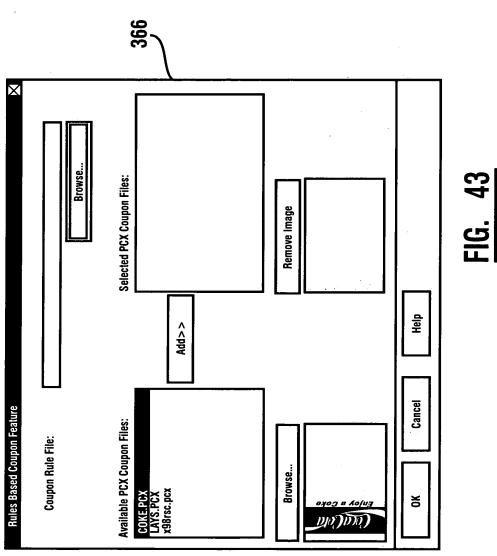
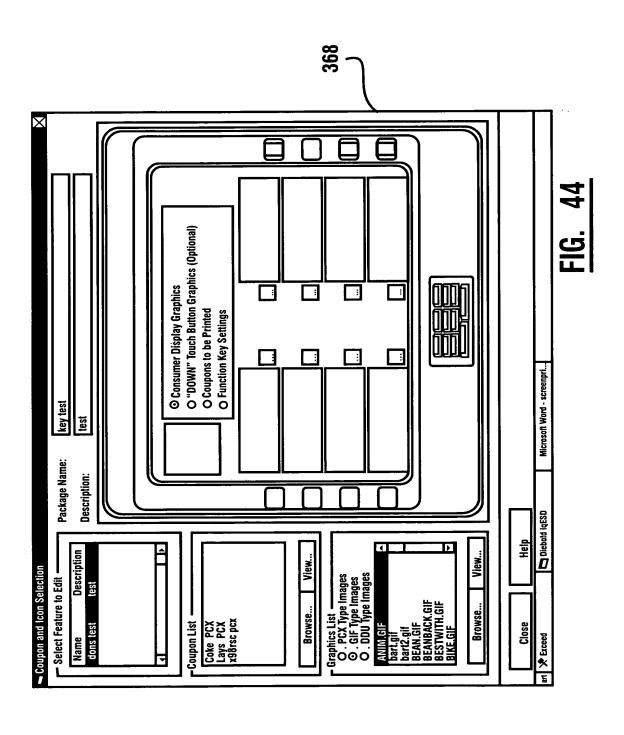
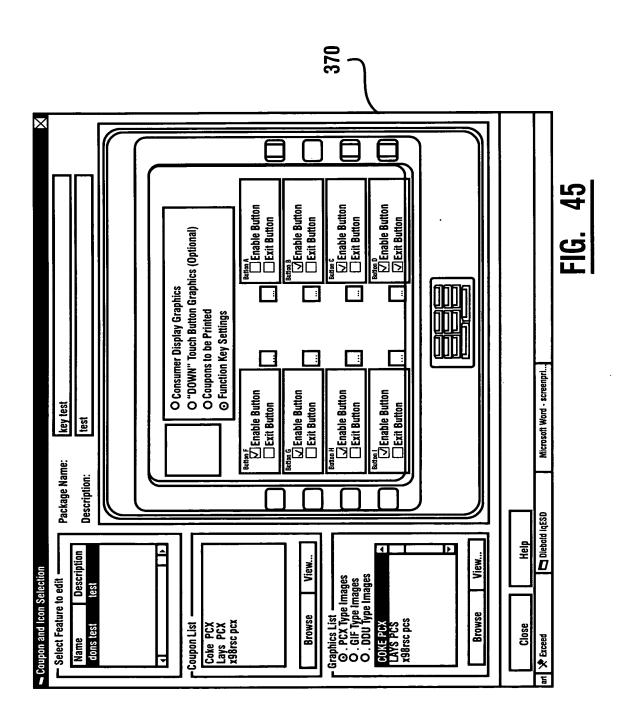
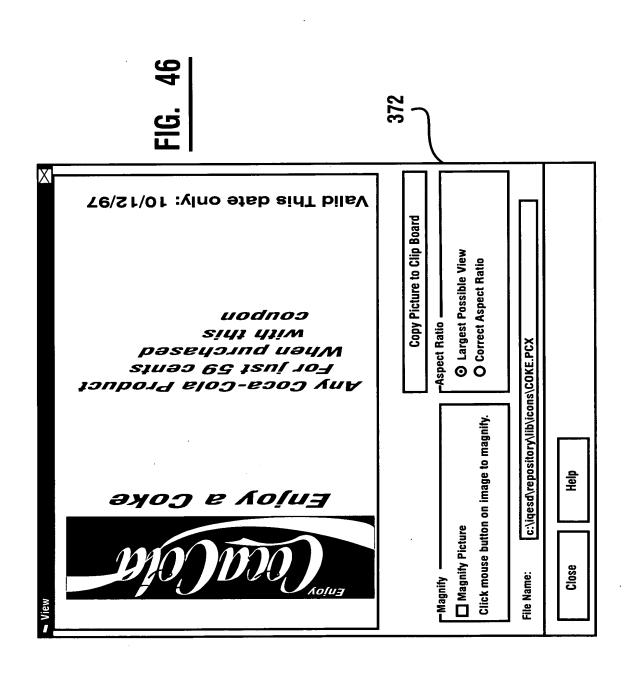


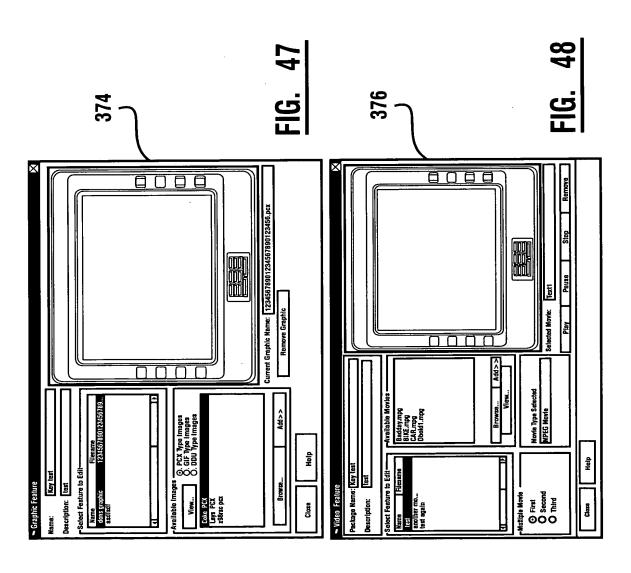
FIG. 42











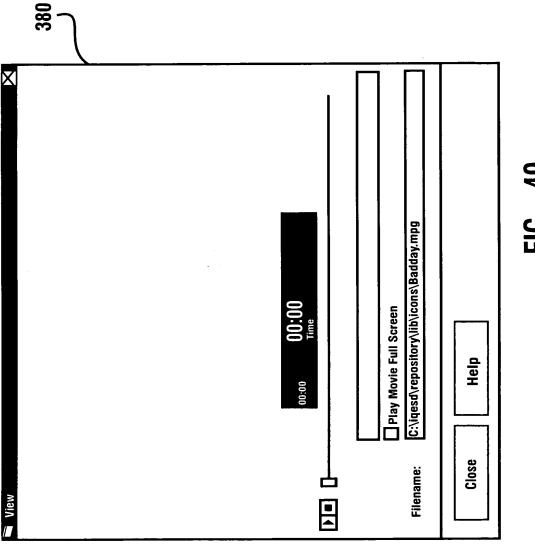
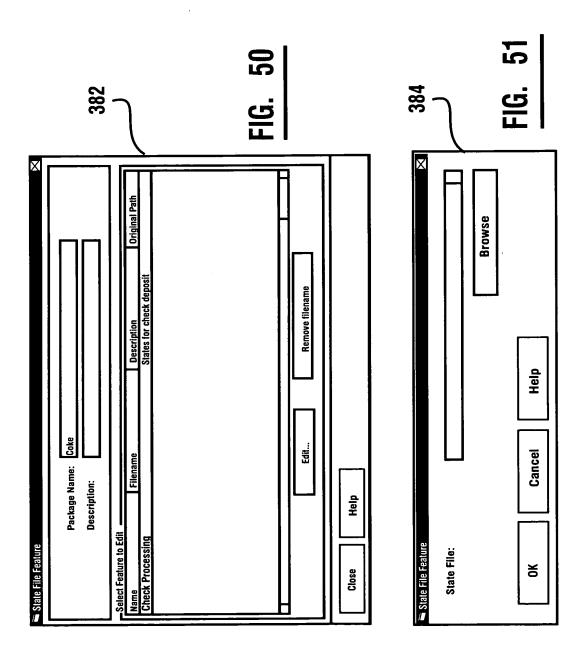
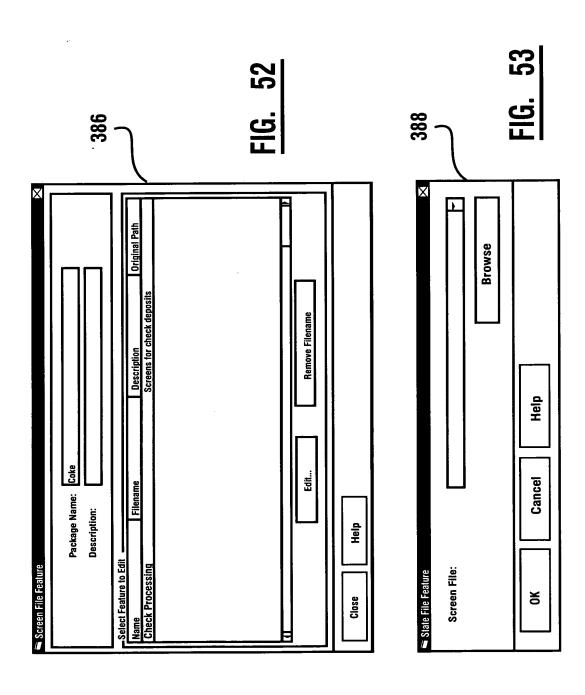
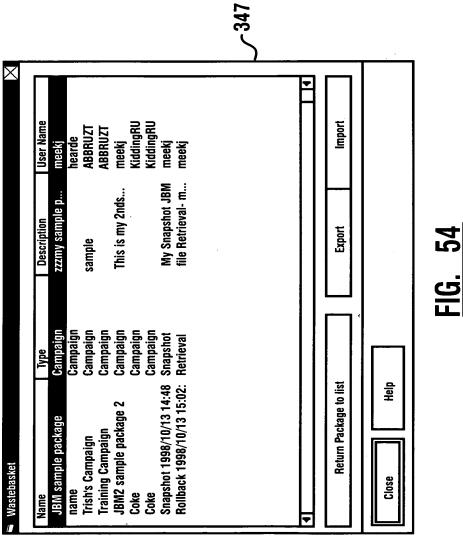
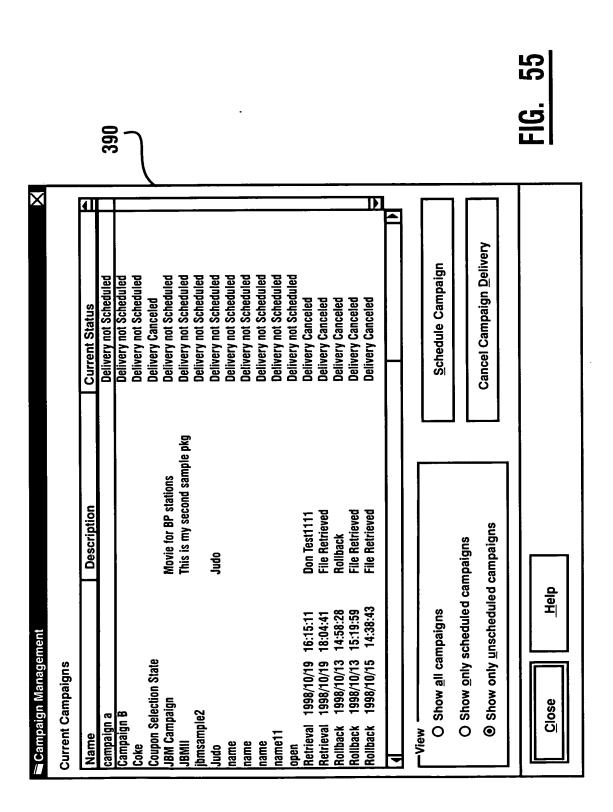


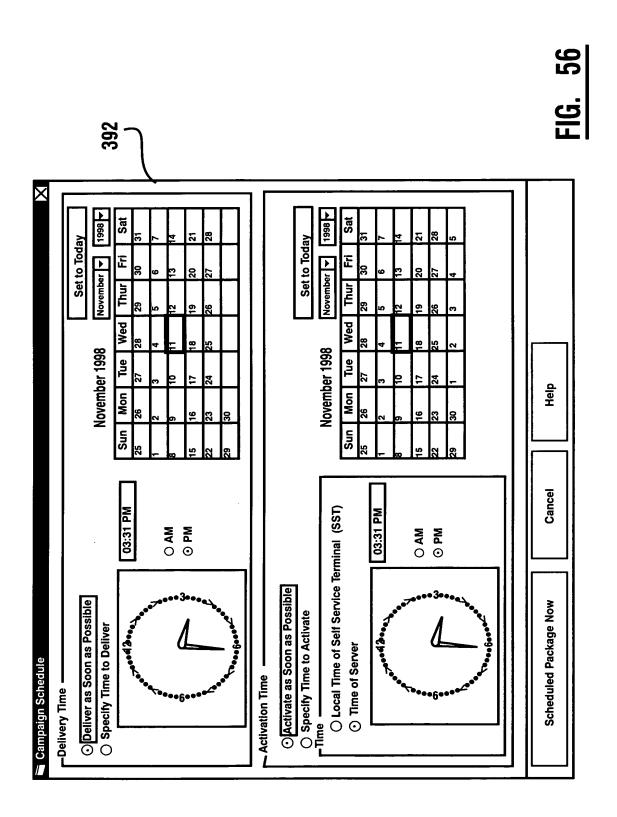
FIG. 49

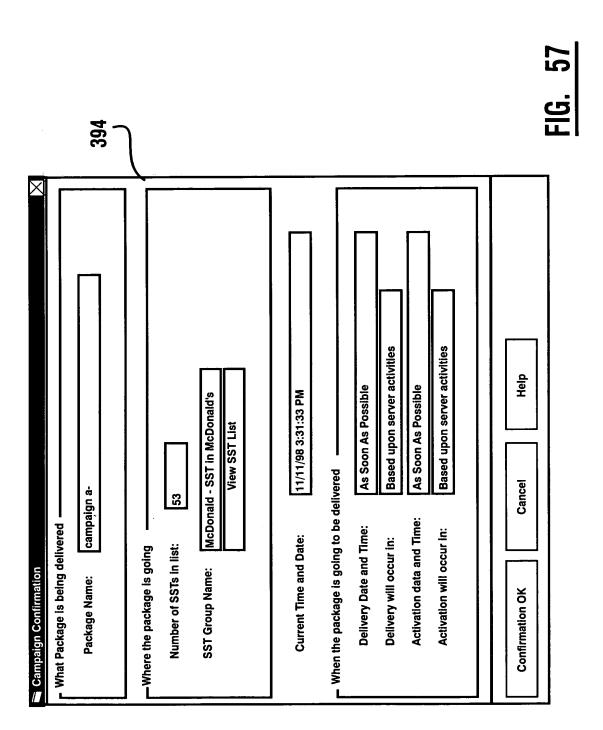


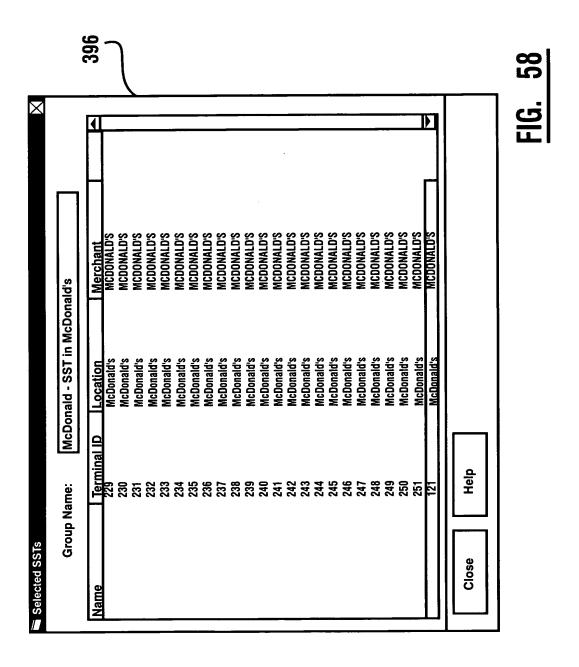


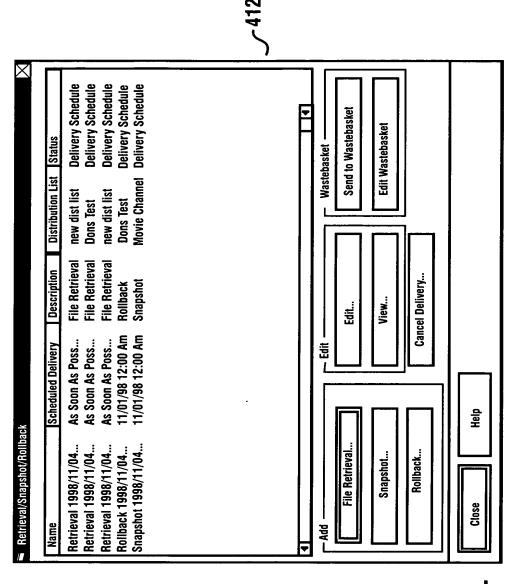




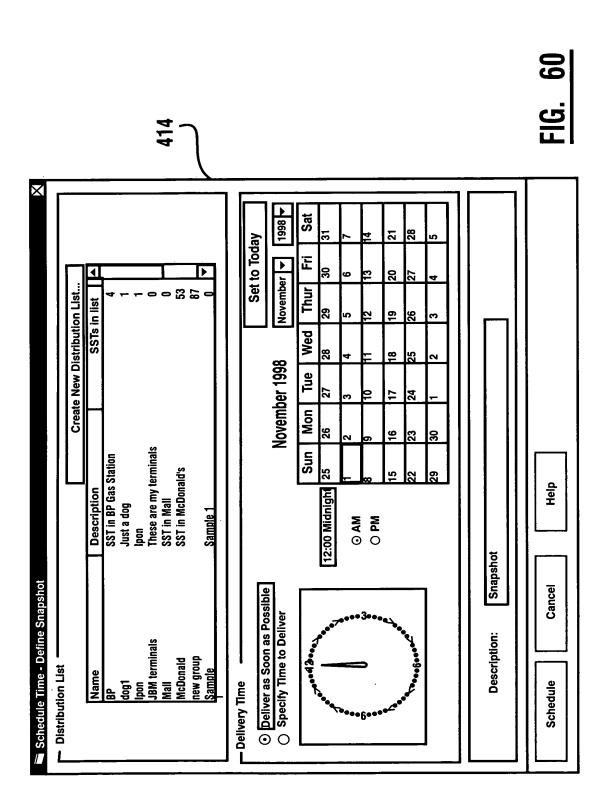


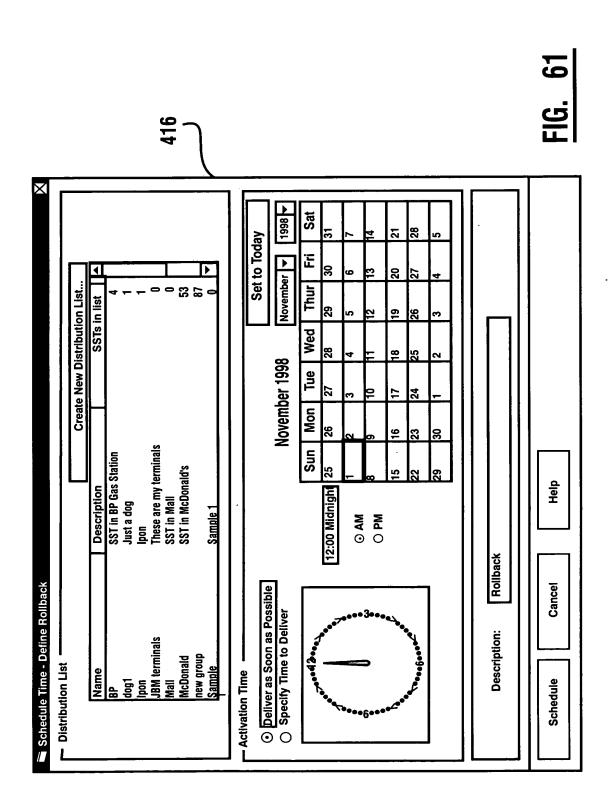


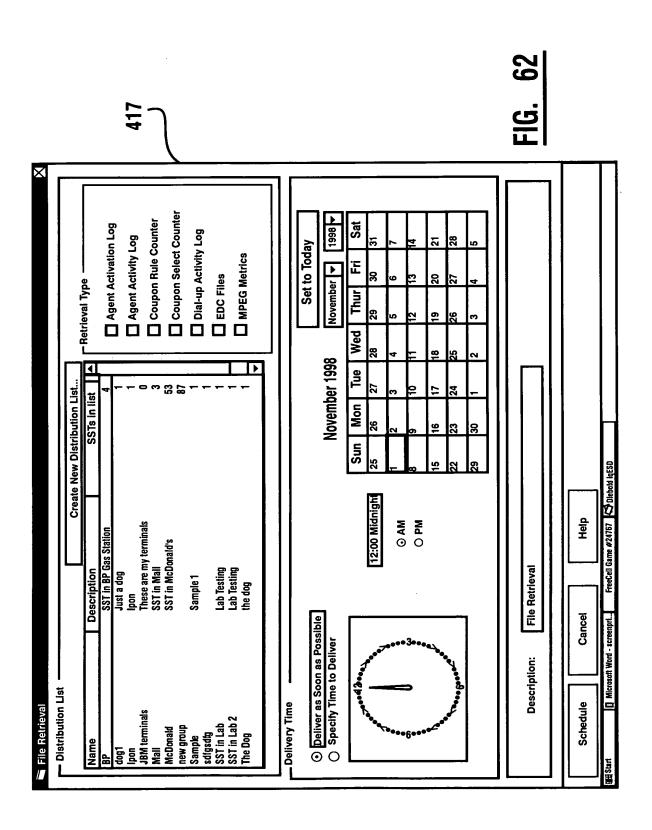


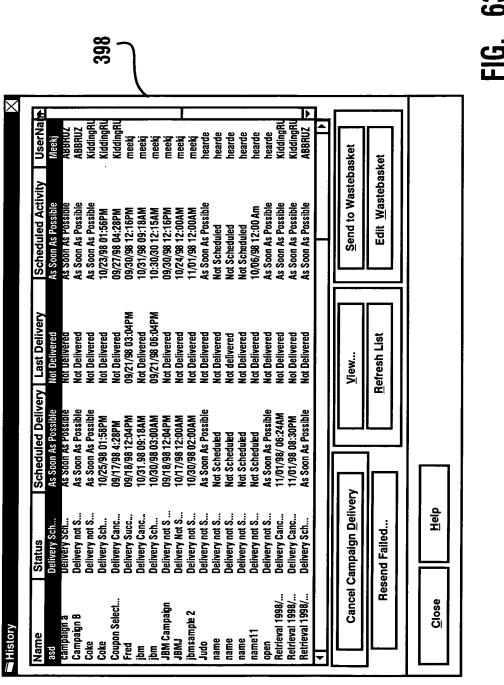


-1G. 59

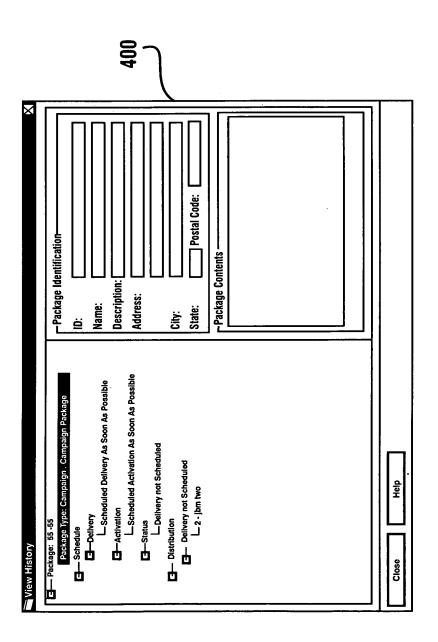




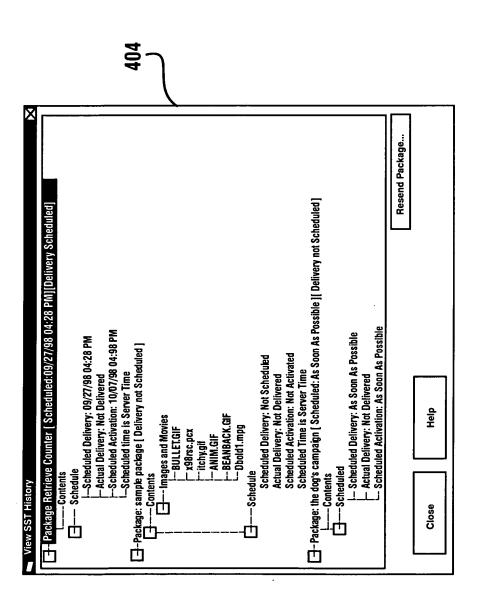


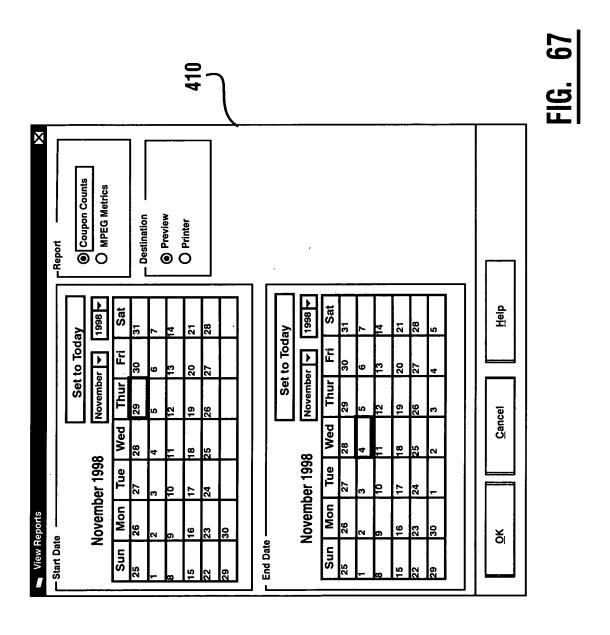












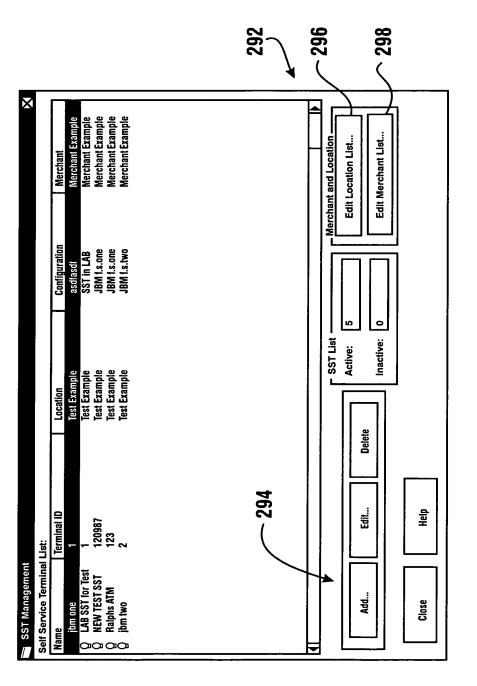


FIG. 68

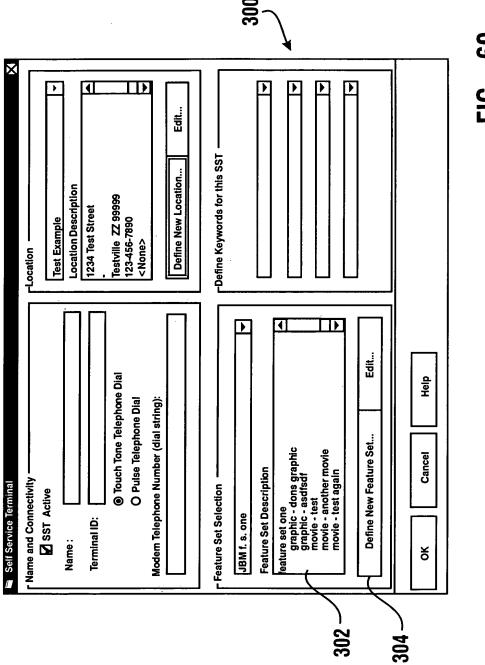
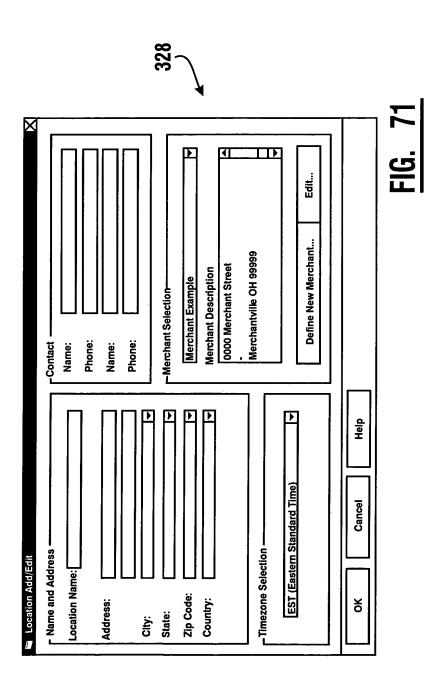
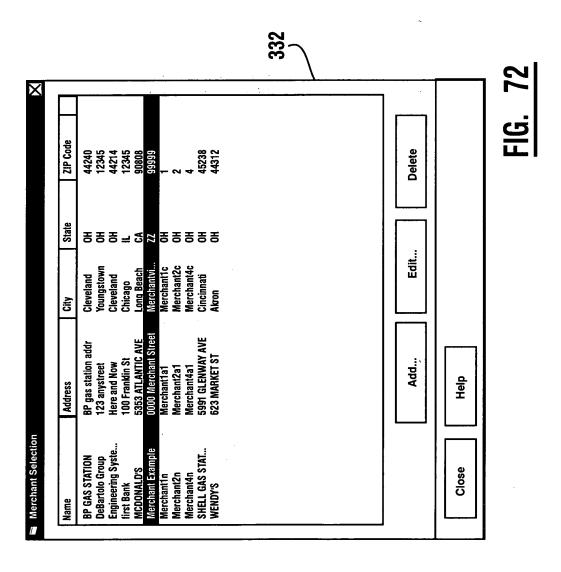
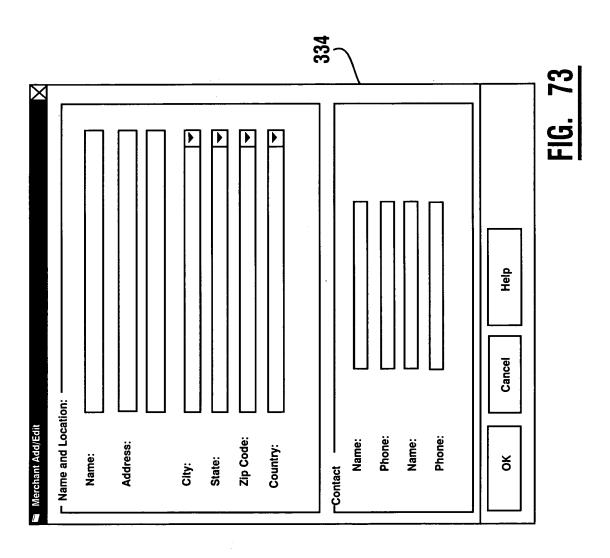


FIG. 69

FIG. 70







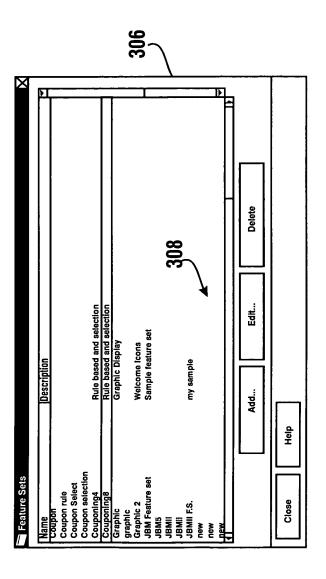


FIG. 74

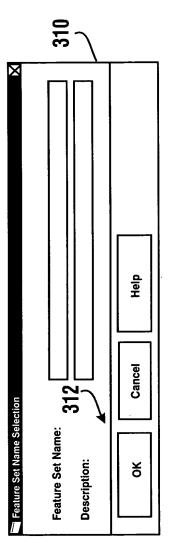


FIG. 75

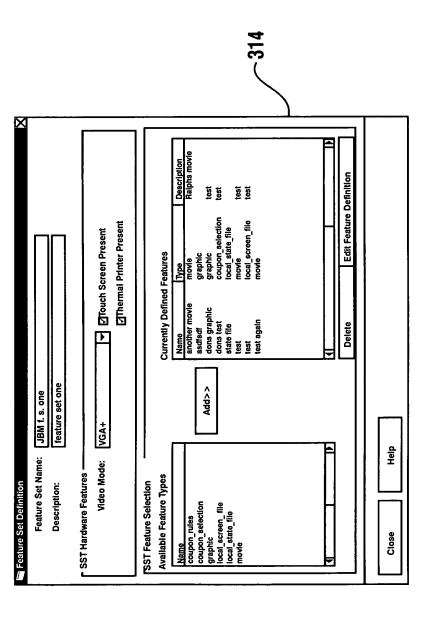
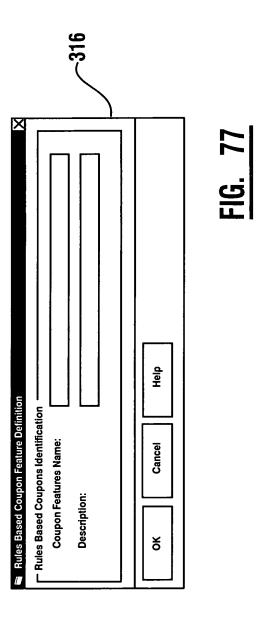
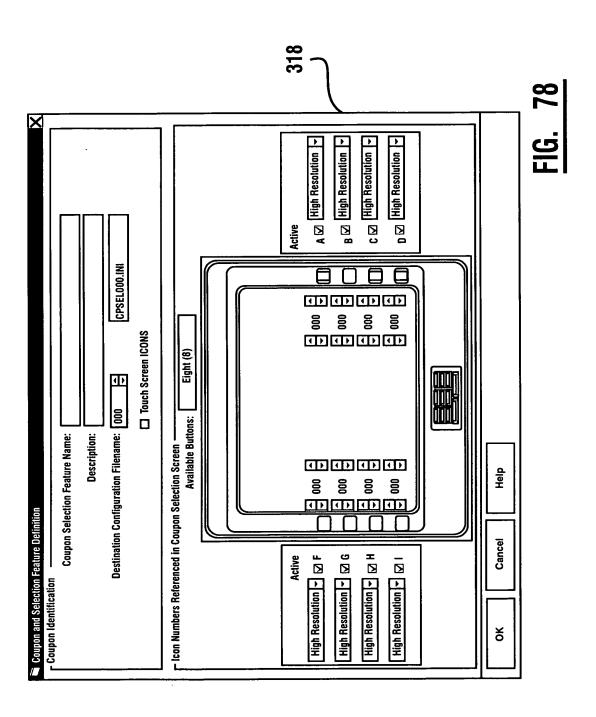


FIG. 76





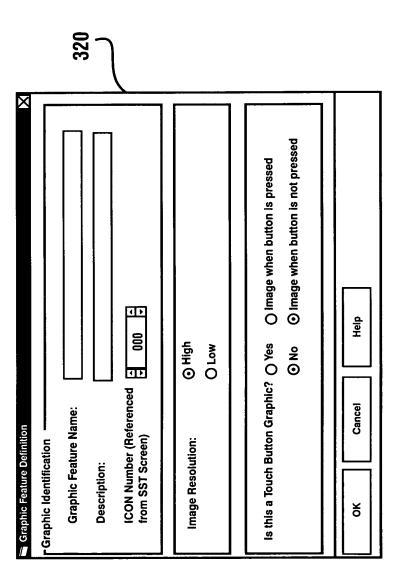
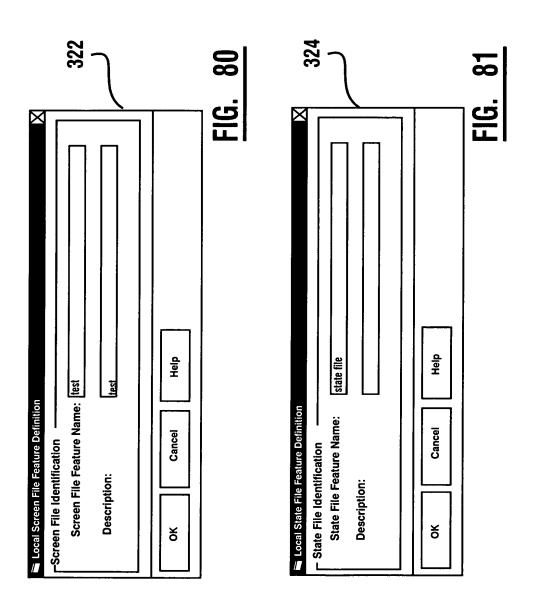
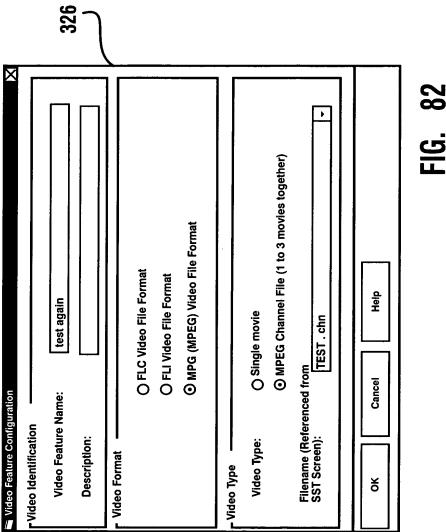
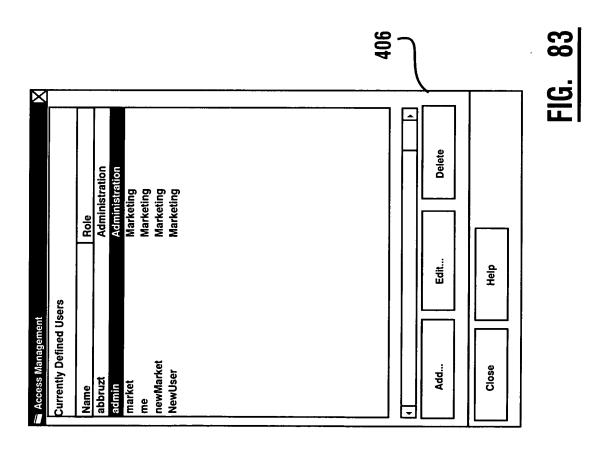
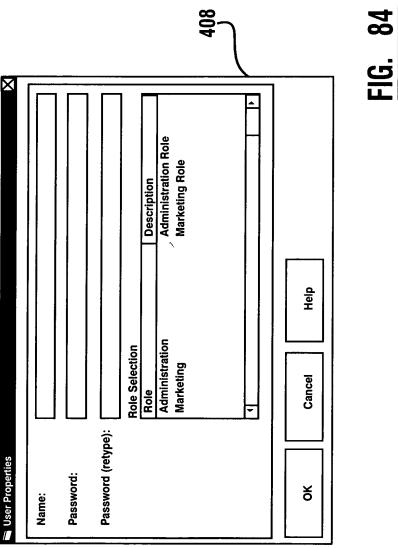


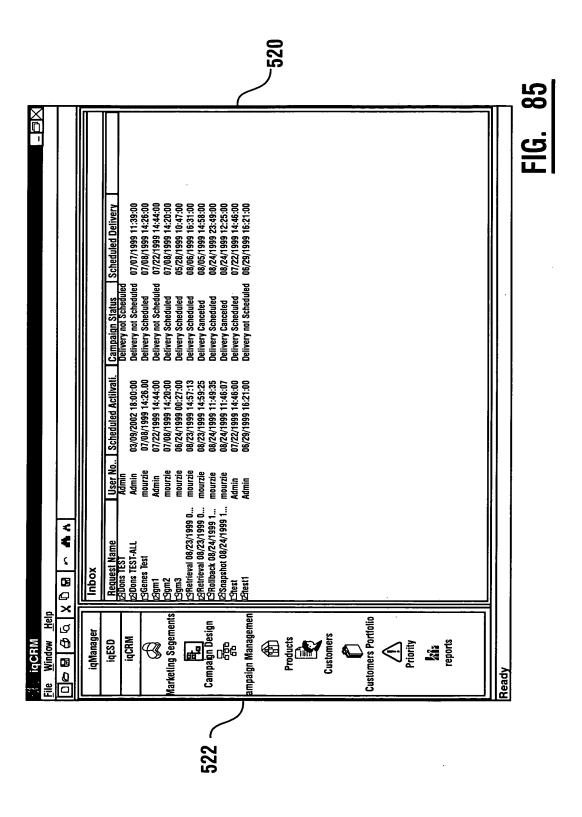
FIG. 79

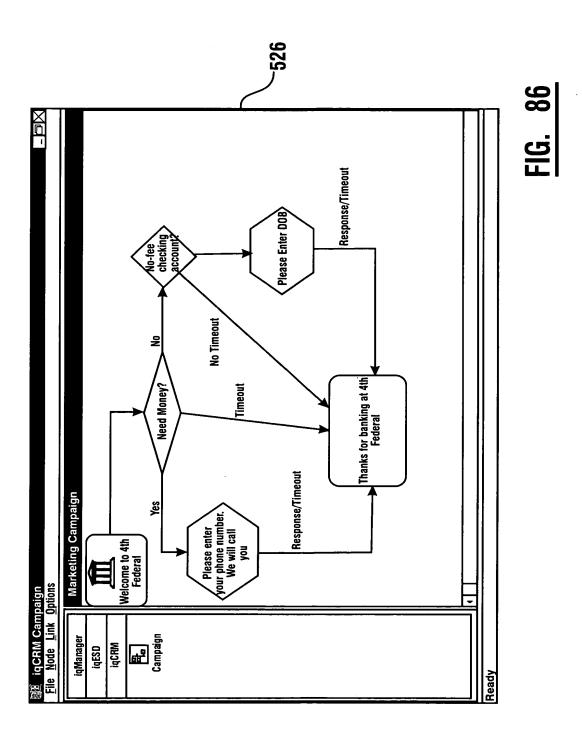


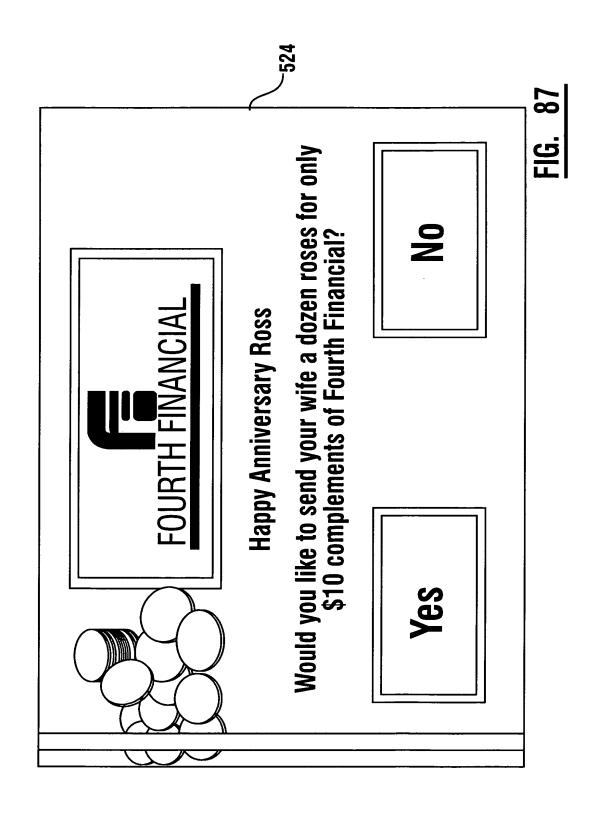


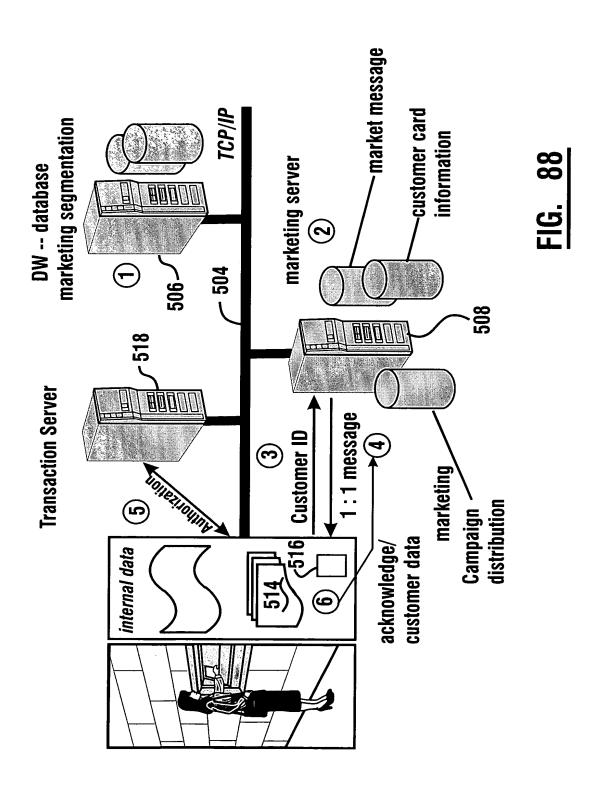


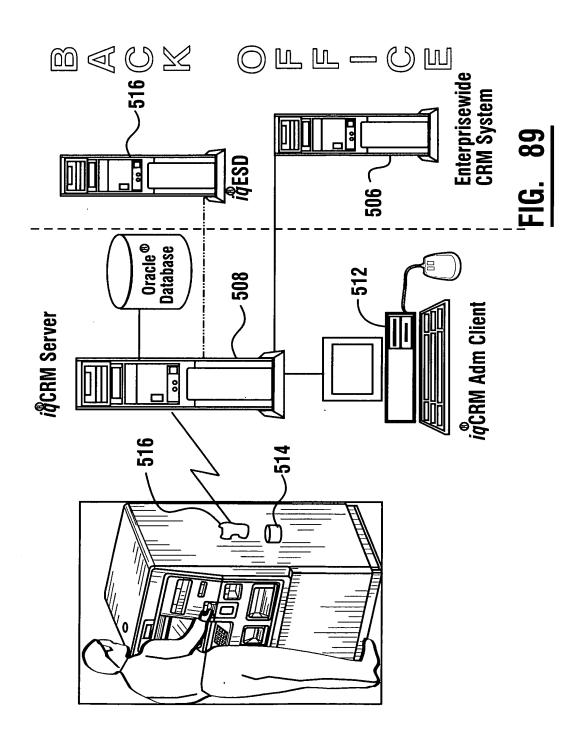


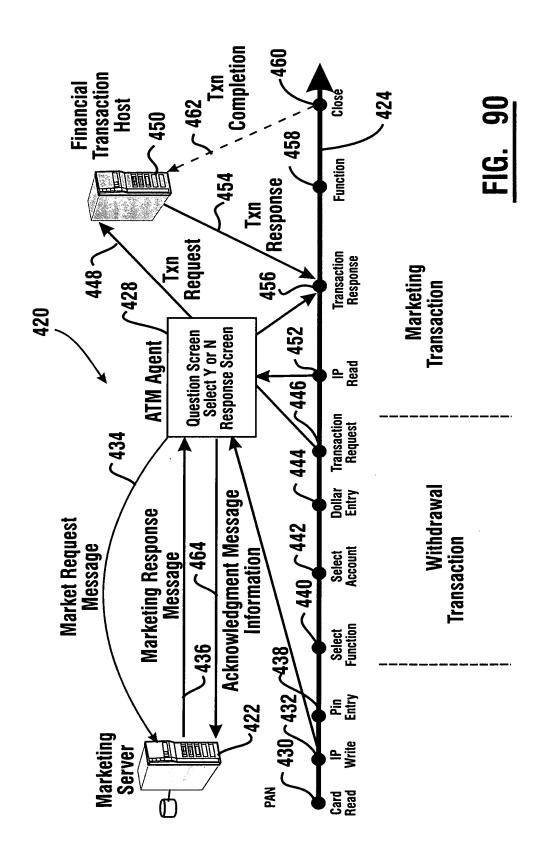


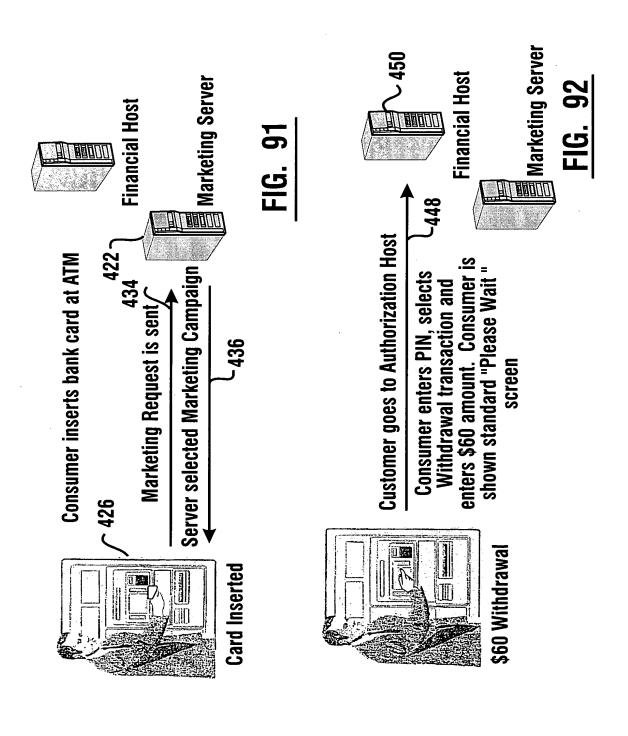


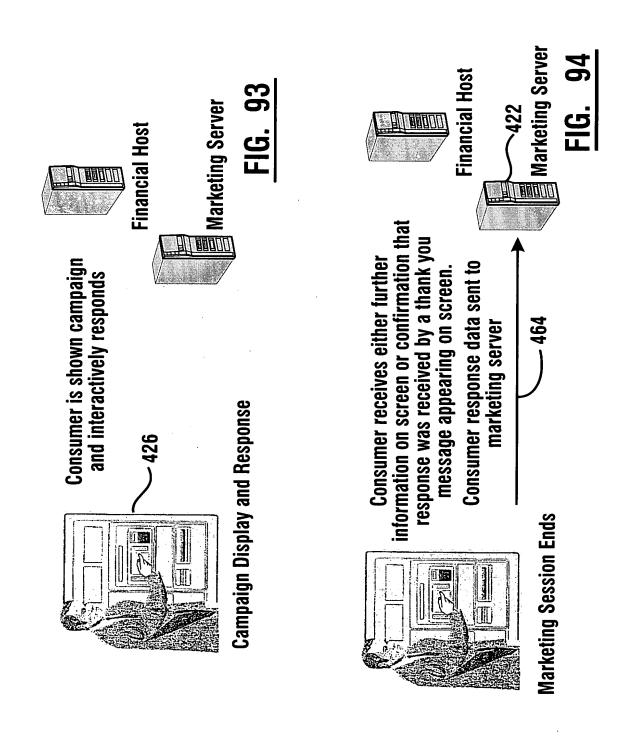


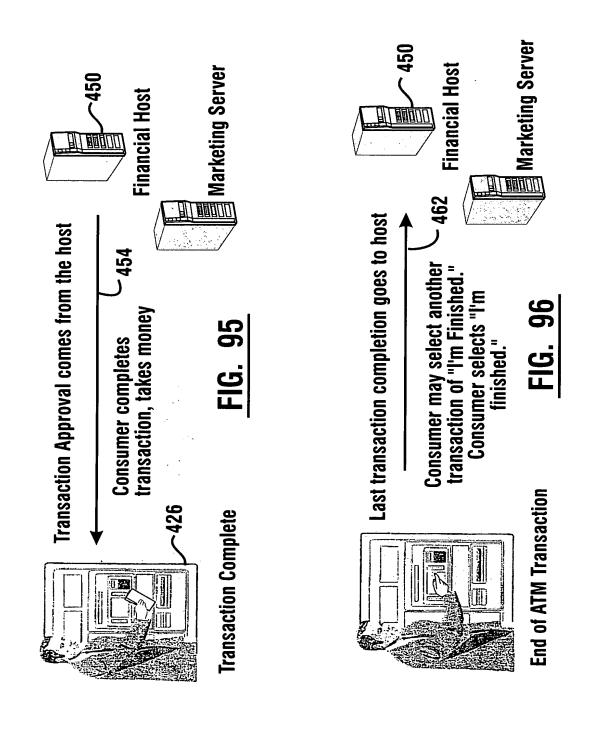


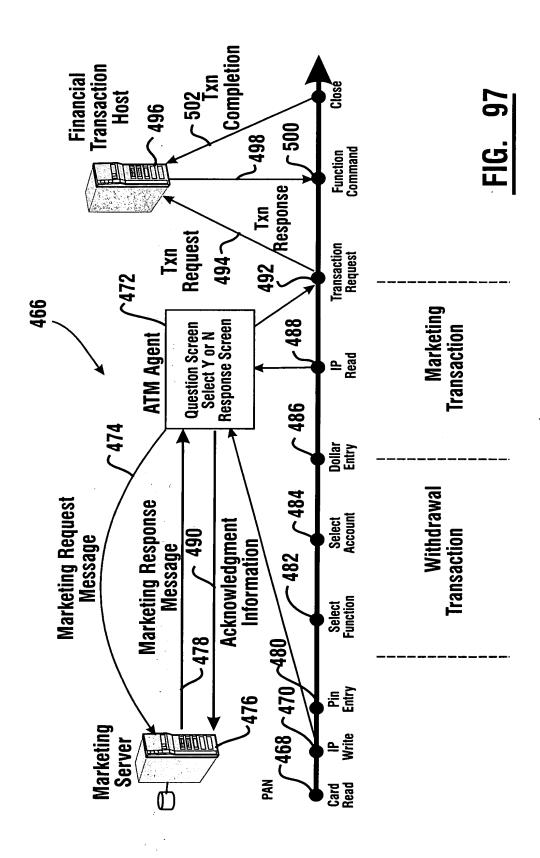












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